

Buyer Name and Address 106 MANTUA BLVD MANTUA NJ 08051		Co-Buyer Name and Address 101 E MANTUA AVE MENONAH NJ 08090		Creditor Name and Address 555 MANTUA AVE WOODBURY, NJ 08096	
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2019	DODGE JOURNEY	3C4PDCBB0K1B20880	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate 5.39 %	FINANCE CHARGE The dollar amount the credit will cost you \$ 2138.34	Amount Financed The amount of credit provided to you or on your behalf \$ 14691.66	Total of Payments The amount you will have paid after you have made all payments as scheduled \$ 16830.00	Total Sale Price The total cost of your purchase on credit, including your down payment \$ 31080.00

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
60	280.50	Monthly beginning 11/07/2019
N/A	N/A	N/A

Or As Follows:

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5 % of the part of the payment that is late. If the vehicle is primarily for personal, family, or household use and the cash price is \$ 10,000 or less, the charge for each late payment will be \$ 10.

Prepayment. If you pay off all your debt early you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED 1772.31

1 Cash Price (including <u>\$ 1772.31</u> sales tax)	\$ 28115.31
2 Total Downpayment = <u>N/A</u>	
Trade-In <u>(Year) (Make) (Model)</u>	
Gross Trade-In Allowance	\$ N/A
Less Pay Off Made By Seller	\$ N/A
Equals Net Trade In	\$ N/A
+ Cash	\$ 10000.00
+ Other REBATE (\$)	\$ 4250.00
(If total downpayment is negative, enter "0" and see 4J below)	\$ 16250.00
3 Unpaid Balance of Cash Price (1 minus 2)	\$ 13865.31 ⁽²⁾
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):	\$ (3)
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies	\$ N/A
Life	\$ N/A
Disability	\$ N/A
B Other Optional Insurance Paid to Insurance Company or Companies	\$ N/A
C Office Fees Paid to Government Agencies	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
D Optional Gap Contract	\$ N/A
E Supplemental Title Fee	\$ N/A
F Vehicle Tax Fee	\$ 7.50
G Government Taxes Not Included in Cash Price	\$ N/A
H Government License/Permit/Registration Fees	\$ 300.00
I Government Certificate of Title Fees /ELEC FILING	\$ 119.85
J Other Charges (Seller must identify who is paid and describe purpose)	\$ N/A
to N/A for Prop/ Credit or Lease Balance	\$ N/A
to N/A for N/A	\$ N/A
to PERFORMANCE DO for DOCUMENTATION	\$ 399.00
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 826.35 ⁽⁴⁾
5 Amount Financed (4+4)	\$ 14691.66 ⁽⁵⁾

OPTION: You pay no finance charge if the Amount Financed, Item 5, is paid in full on or before N/A Year N/A SELLER'S INITIALS N/A

If this box is checked, the following late charge applies to vehicles purchased primarily for business or agricultural use:
If a payment is not received in full within N/A days after it is due, you will pay a late charge of \$ N/A or N/A % of the part of the payment that is late, whichever is less.
If this box is not checked, the late charge in the "Federal Truth-in-Lending Disclosures" still applies.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. You choose to buy a gap contract if the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term: N/A Mo. N/A Name of Gap Contract
I want to buy a gap contract. N/A
Buyer Signs X Co-Buyer Signs X

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X Co-Buyer Signs X Seller Signs X If any part of this contract is not valid, all other parts stay valid. We may delay or retain from enforcement of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See back for other important agreements.

NOTICE TO RETAIL BUYER

Do not sign this contract in blank.
You are entitled to a copy of the contract at the time you sign.
Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X Date 09/23/19 Co-Buyer Signs X Date 09/23/19
Co-Buyer and Other Parties — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Seller Signs X Date 09/23/20 Address N/A
Seller Signs X Date 09/23/20 Address N/A

Seller assigns its interest in this contract to CHRYSLER CAPITAL (Assignee) under the terms of Seller's agreement(s) with Assignee.
 Assigned with recourse Assigned with limited recourse
Seller X Date 09/23/19 Title N/A

